

## Recover from Identity Theft

Stephanie Obodda - 2022-08-04 - Comments (0) - Identity Theft

### Summary of Recommended Steps to Recovery

Whether you've been the victim of a security breach, had your wallet full of cards IDs and bank cards stolen, or accidentally provided personal information as the result of a phishing email, it is important to take action quickly. Following are the recommendations of the Information Security Group, followed by more details for each.

1. Contact the credit reporting agencies: [Equifax](#), [Experian](#) and [Trans Union](#).
2. Alert the Social Security Administration: **SSA Fraud Hotline ( 1-800-269-0271)**  
[www.ssa.gov/](http://www.ssa.gov/)
3. File a complaint online at the FTC's Identity Theft site: **1-877-ID-THEFT (1-877-438-4338)** [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)
4. Contact the Identity Theft Resource Center: <http://www.idtheftcenter.org/>
5. Read [Fixing Your Credit: Credit Repair](#), also on the FTC's site.

### Credit Reporting Agencies

If you have reason to believe your personal information has been compromised or stolen, contact the Fraud Department of one of the three major credit bureaus listed below.

- [Equifax](#)

**Direct Line for reporting suspected fraud: 800-525-6285**

Fraud Division

P.O. Box 740250

Atlanta, GA 30374

800-685-1111 / 888-766-0008

[www.equifax.com](http://www.equifax.com)

- [Experian](#)

**Direct Line for reporting suspected fraud: 888-397-3742**

Credit Fraud Center

P.O. Box 1017

Allen, TX 75013

888-EXPERIAN (888-397-3742)

[www.experian.com](http://www.experian.com)

- [Trans Union](#)

**Direct Line for reporting suspected fraud: 800-680-7289**

Fraud Victim Assistance Department

P.O. Box 6790

Fullerton, CA 92634

Phone: 800-916-8800 / 800-680-7289

[www.transunion.com](http://www.transunion.com)

When contacting the Credit Reporting Agency, you should request the following:

- Instruct them to flag your file with a fraud alert including a statement that creditors should get your permission before opening any new accounts in your name.
- Ask them for copies of your credit report(s). (**Credit bureaus must give you a free copy of your report if it is inaccurate because of suspected fraud.** ) Review your reports carefully to make sure no additional fraudulent accounts have been opened in your name or unauthorized changes made to your existing accounts.  
**NOTE:** In order to ensure that you are issued free credit reports, we strongly encourage you to contact the agencies **DIRECT LINE (listed above) for reporting fraud.** We do not recommend that you order your credit report online.
- Be diligent in following up on your accounts. In the months following an incident, order new copies of your reports to verify your corrections and changes, and to make sure no new fraudulent activity has occurred.
- If you find that any accounts have been tampered with or opened fraudulently, close them immediately. To ensure that you do not become responsible for any debts or charges, use the ID Theft Affidavit Form developed by the Federal Trade Commission to help make your case with creditors.

### **Social Security Administration**

**SSA Fraud Hotline ( 1-800-269-0271) [www.ssa.gov/](http://www.ssa.gov/)**

If you are the victim of a stolen Social Security number, the SSA can provide information on how to report the fraudulent use of your number and how to correct your earnings record. We encourage you to contact the **Fraud Hotline** immediately once you suspect identity theft.

The website also provides tips on using and securing your Social Security number. Visit the SSA website for advice on [protecting your number from identity theft](#).

### **ID Theft Clearinghouse**

**1-877-ID-THEFT (1-877-438-4338) [www.ftc.gov/idtheft](http://www.ftc.gov/idtheft)**

You can [file a complaint online at the FTC's Identity Theft site](#) or call the FTC's Identity Theft Hotline, toll-free: 1-877-ID-THEFT (438-4338); TDD: 202-326-2502. Counselors will take your complaint and advise you how to deal with the credit-related problems that could result from identity theft. You can also write to: Identity Theft Clearinghouse, Federal Trade Commission, 600 Pennsylvania Avenue, NW, Washington, DC 20580.

Be sure to call the Hotline to update your complaint if you have any additional information or problems.

## Local Law Enforcement

It is important that you report identity theft to your local police department as soon as you become aware that you are a victim. Get a copy of the police report which will assist you when notifying creditors, credit reporting agencies and if necessary, the Social Security Administration (SSA).

- Brown University [Department of Public Safety](#) Administrative Offices: (401) 863-3103  
Routine Public Safety Response: (401) 863-3322 | Police, Fire & Medical  
Emergencies: 4111
- [Providence Police Department](#): 911 or (401) 272-3121

## Resources

The following links provide detailed information related to identity theft and protecting yourself.

- **Department of Justice:** [www.justice.gov/criminal/fraud/websites/idtheft.html](http://www.justice.gov/criminal/fraud/websites/idtheft.html)
- **Federal Trade Commission:** [www.ftc.gov/bcp/edu/microsites/idtheft/](http://www.ftc.gov/bcp/edu/microsites/idtheft/)
- **Social Security Administration:** [www.ssa.gov/fraud](http://www.ssa.gov/fraud)
- **National Fraud Information Center Hotline** (1-800-876-7060): [www.fraud.org/](http://www.fraud.org/)
- **Identity Theft Resource Center** (1-858-693-7935): [www.idtheftcenter.org/](http://www.idtheftcenter.org/)

## See Also

- [Secure a Compromised Gmail Account](#)